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NTHE UNITED STATES PATENT AND TRADEMARK OFFICE

In re applica	tion of: Burkhalter, Swinton B. et al.	Attorney Docket No. 102
Application	No.: 09/775,335)	
Filed:	February 1, 2001)	hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virgina 22313-1450. on Sept. 27, 2004 Cule G. Baurery
For:	MULTI-RISK INSURANCE) SYSTEM AND METHOD)	
Examiner:	Kalinowski, Alexander G.	
Art Unit:	3626	
Confirmatio	n No.: 9209)	

Commissioner for Patents P. O. Box 1450 Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed July 1, 2004, please refer to the attached REMARKS.